GlobeHopper® platinum

FIRST-CLASS SHORT-TERM INTERNATIONAL PRIVATE MEDICAL INSURANCE
FOR INDIVIDUALS, FAMILIES, AND GROUPS

WWW.IMGEUROPE.CO.UK

Travel with **Global Peace of Mind®**

Travelling internationally can be an enriching and rewarding experience. Whether you're exploring the world on holiday, conducting business overseas, or visiting colleagues, friends, or family abroad, your international trip should be nothing short of extraordinary. However at International Medical Group® (IMG®), we know that anything can happen when you're away from home, and when you travel without the proper cover, you put your health and finances at risk.

You may not realise that your domestic health cover may not protect you when you travel outside of your Country of Habitual Residence. That's why international private medical insurance should be your top priority when travelling abroad. IMG's GlobeHopper® Platinum short-term international private medical insurance provides the protection and support you need, helping you travel with the Global Peace of Mind® you deserve.

Since 1990, IMG has provided global benefits and assistance services to millions of members in nearly every country. We're committed to being there for our members wherever they may be in the world, delivering Coverage Without Boundaries®. With 24/7 medical management services, multilingual claims administrators, and highly trained customer service professionals, IMG is confident in its ability to provide the products international members need, backed by the services they want.

GlobeHopper Platinum: Overview

GlobeHopper Platinum plans are available worldwide to individuals, families, and groups who are travelling outside of their Country of Habitual Residence for 30 days and up to 36 months. GlobeHopper Platinum offers maximum flexibility when it comes to choosing your cover:

- Available in £GBP, €EUR, $USD for groups and individuals
- Three plan maximum limit options
- Five levels of excess, ranging from nil up to £1,000, €1,000, and $1,000

Area of Cover

Depending on your travel destinations, you will be eligible for one of the following areas of cover:

Europe*: Albania, Andorra, Armenia, Austria, Azerbaijan, Azores, Belgium, Belarus, Bosnia-Herzegovina, Bulgaria, Channel Islands, Corsica, Croatia, Cyprus, Czech Republic, Denmark (including Faroe Islands), Estonia, Finland, France (including Corsica), Georgia, Germany, Gibraltar, Greece (including Greek Islands), Hungary, Iceland, Ireland, Italy (including Aeolian Islands, Sardinia & Sicily), Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Madeira, Malta, Moldova, Monaco, Montenegro, Netherlands, Norway (including Jan Mayen, Svalbard Islands), Poland, Portugal (including Azores & Madeira), Romania, Russia (West of Urals), San Marino, Serbia (including Kosovo), Slovakia, Slovenia, Spain (including Balearic and Canary Islands), Sweden, Switzerland, Turkey, Ukraine, United Kingdom (including Great Britain, Northern Ireland and the Isle of Man) and Vatican City.

Worldwide excluding USA*

Worldwide*

MyIMG℠ Member Portal

It's easy to access and manage your IMG accounts any time, from anywhere and any device, via MyIMG.

MyIMG features include:

» **Claims** submission and management
» **ID Card and insurance documents** access
» **Preauthorisation** process initiation
» **Explanation of Benefit (EOB)** access
» **Customer Care live chat** and contact information
» **Find a Doctor** locator

**Excludes coverage in your Country of Habitual Residence, except under terms and conditions of Incidental Return Trip.*

Benefits are subject to exclusions and limitations. This is only a summary and does not supersede in any way the Master Insurance Policy and governing policy documents (together the "Insurance Contract"). The Insurance Contract is the only source of the actual benefits provided.

The IMG® Advantage

Our focus on Service, Stability, and Safety Solutions provides you with the ultimate advantage: Global Peace of Mind.

SERVICE *Help when and where you need it.*

Nobody wants to experience an emergency while travelling the world, but if you do, you'll want a team you can trust to have your back. IMG's expert staff is here for you 24/7. We're accustomed to working in multiple time zones, languages, and currencies, so rest assured we have the training to assist you—even in remote and hazardous locations. Our international and U.S. provider networks include more than one million physicians and facilities across the globe, giving you access to quality care while away from your primary care team. Our innovative technology allows you to manage your claims, your account, and search for providers through our online portal and mobile app around the clock.

STABILITY *A company you can trust.*

You can feel confident with IMG knowing our industry expertise has led us to serve millions of customers worldwide since 1990. Owned by SiriusPoint, a multi-billion-dollar insurance industry leader and rated "A-" by A.M. Best, an independent analyst of the insurance industry, IMG has a strong financial backing and vision to become the preeminent provider of travel and health safety solutions. With loyal customers ranging from Fortune 500 companies, universities, to individuals and other insurance companies, our personalized offerings allow us to meet the needs of nearly anyone travelling internationally.

SAFETY SOLUTIONS *Products and services designed with your safety in mind.*

PHYSICAL HEALTH

You can't plan when you get sick, and unfortunately, it can happen anytime and anywhere. Medical bills can be expensive, and IMG plans provide the cross-border medical coverage you need for unexpected medical care.

FINANCIAL PROTECTION

Costs can add up while seeking medical treatment. However, access to IMG's physician and provider networks and pharmacy discount programs can help you save on out-of-pocket medical expenses and prescription medications.

CRISIS SUPPORT

Navigating an emergency in a foreign country is never easy. That's why IMG offers a multilingual staff of nurses, doctors, and case managers that provide 24/7 assistance services to facilitate a response to urgent and emergency situations, such as evacuations.

GLOBAL peace of mind®

Plan Information & Highlights

The Company/Insurer will pay for charges and expenses incurred during the Period of Coverage so long as the charges are Usual, Reasonable, and Customary, Medically Necessary and otherwise payable under the terms of the Insurance ("Eligible Medical Expenses").

	CURRENCY OPTIONS		
Plan Maximum Limit Options - per insured person, per period of insurance	£2,000,000 £3,000,000 £5,000,000	€2,000,000 €3,000,000 €5,000,000	$2,000,000 $3,000,000 $5,000,000
Excess Options - per insured person, per period of insurance	£0 £100 £250 £500 £1,000	€0 €100 €250 €500 €1,000	$0 $100 $250 $500 $1,000
Treatment in the United States ▪ *Coinsurance in addition to excess* **Special terms apply to treatment in the US*	▪ Treatment received through a network provider will be paid at 100% ▪ Treatment not received through a network provider will be paid at 90% for the first £5,000 / €5,000 / $5,000 of eligible charges then plan pays full cover to chosen maximum plan value		
Area of Cover Options ▪ *As shown on your Certificate of Insurance*	▪ Area 1: Europe ▪ Area 2: Worldwide excluding USA ▪ Area 3: Worldwide		
Coverage Duration Options	30 days to 12 months; extendable up to 36 months		
Pre-Existing Medical Conditions	No cover except as expressly provided for under the Sudden and Unexpected Reoccurrence of a Pre-Existing Condition benefit		

Preauthorisation

Preauthorisation must be obtained before any of the following treatments, services, or medical supplies:

- Inpatient or day-patient admission in hospital
- Treatment, services, or medical supplies of any kind in hospital
- Surgery in hospital or in a surgical centre
- Outpatient MRI and CAT scans, echocardiograph, endoscopy, gastroscopy, colonoscopy, & cystoscopy
- Care in a licensed extended care facility
- Home Nursing Care
- Physiotherapy
- Durable Medical Equipment
- Emergency Medical Evacuation
- Mortal Remains

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Schedule of Cover

PHYSICAL HEALTH

FINANCIAL PROTECTION

A. MEDICAL BENEFITS	
Refer to your Policy Wording for full details on cover, exclusions, terms, conditions, and limitations. Subject to excess and coinsurance when applicable. Maximum Limits are per Period of Insurance unless otherwise stated.	
Hospitalisation/Room & Board	Full Cover
Intensive Care Unit	Full Cover
Medical Expenses	Full Cover
Outpatient Medical Expenses	Full Cover
Emergency Local Ambulance Transport	Full Cover
Prescription Drugs ▪ *Maximum supply of 90 days per prescription*	Up to £250,000 / €250,000 / $250,000
Emergency Room: Accident & Emergency	Full Cover
Dental: Injury Due to Accident	Full Cover
Dental: Sudden Dental Pain	Up to £250 / €250 / $250
B. ADDITIONAL BENEFITS	
Maximum Limits are per Period of Insurance unless otherwise stated.	
Sudden & Unexpected Reoccurence of a Pre-Existing Condition ▪ *For Insured Persons under age 65*	Up to £20,000 / €20,000 / $20,000 Policy Limit for Medical Benefits Up to £50,000 / €50,000 / $50,000 for Emergency Medical Evacuation
Adventure Sports	Up to £50,000 / €50,000 / $50,000
Hospital Cash Benefit	Up to £250 / €250 / $250 Up to a maximum of 14 nights Nil Excess
Incidental Return Trip	Up to a cumulative of 2 weeks within a 12-month Period of Insurance Subject to Excess
Personal Liability	Injury to third person: ▪ Up to £50,000 / €50,000 / $50,000 ▪ Excess: £100 / €100 / $100 per Injury Damage to a third person's property: ▪ Up to £5,000 / €5,000 / $5,000 ▪ Excess: £100 / €100 / $100 per damage

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B. ADDITIONAL BENEFITS *(CONTINUED)*

Maximum Limits are per Period of Insurance unless otherwise stated.

CRISIS SUPPORT

Identity Theft Assistance	Up to £500 / €500 / $500
Terrorism	Full Cover
Remote Transportation	Up to £5,000 / €5,000 / $5,000 per Period of Insurance Up to £20,000 / €20,000 / $20,000 Policy Limit

FINANCIAL PROTECTION

Criminal Assault Benefit	Up to £1,000 / €1,000 / $1,000 per admitted night Up to £10,000 / €10,000 / $10,000
Death (due to accident only) ▪ *Age at date of death*	▪ **15 days to 16 years of age:** £5,000 / €5,000 / $5,000 ▪ **17 to 65 years of age:** £50,000 / €50,000 / $50,000 ▪ **66 to 74 years of age:** £10,000 / €10,000 / $10,000

Loss of Sight/Loss of Limb (due to accident only)
▪ *Age at date of injury/loss*
	▪ **15 days to 16 years of age:** £5,000 / €5,000 / $5,000
	▪ **17 to 65 years of age:**
	  ▪ Sight of one eye: £25,000 / €25,000 / $25,000
	  ▪ 1 hand or 1 foot: £25,000 / €25,000 / $25,000
	  ▪ 1 hand & sight of 1 eye: £50,000 / €50,000 / $50,000
	  ▪ 1 foot & sight of 1 eye: £50,000 / €50,000 / $50,000
	  ▪ 1 hand & 1 foot: £50,000 / €50,000 / $50,000
	  ▪ Both hands or both feet: £50,000 / €50,000 / $50,000
	  ▪ Sight of both eyes: £50,000 / €50,000 / $50,000
	▪ **66 to 74 years of age:** £5,000 / €5,000 / $5,000

C. EMERGENCY MEDICAL EVACUATION

Maximum Limits are per Period of Insurance unless otherwise stated.

CRISIS SUPPORT

Emergency Medical Evacuation	Up to the maximum limit
Emergency Reunion	Up to £100,000 / €100,000 / $100,000
Cremation/Burial or Repatriation of Remains	Up to £100,000 / €100,000 / $100,000
Return of Dependent Children	Up to £50,000 / €50,000 / $50,000
Security & Political Evacuation	Up to £50,000 / €50,000 / $50,000
Natural Disaster Evacuation & Accommodation	Up to £250 / €250 / $250 per day Up to a maximum of 5 days

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CONDITIONS OF COVER

1. Cover and benefits are subject to the applicable excess, coinsurance and all terms and conditions of the plan and Policy Wording.
2. Cover under a **GlobeHopper Platinum** plan is secondary to any other cover.
3. Cover and benefits are for medically necessary, usual, reasonable and customary charges only.
4. Charges must be administered or ordered by a medical practitioner.
5. Charges must be incurred during the period of cover or the cover extension period (if applicable).
6. Claims must be presented to IMG for payment within 180 days from the date the claim was incurred.

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A PLAN &
A COMPANY
FOCUSED ON YOU

GlobeHopper® Platinum

First-class short-term international private medical insurance for individuals, families and groups

Broker/Intermediary Details:

STATUS GLOBAL INSURANCE.
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648-656 LONDON ROAD
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This Policy is underwritten by SiriusPoint International Insurance Corporation ("SiriusPoint"). SiriusPoint is authorized by the Prudential Regulation Authority and regulated by both the Prudential Regulation Authority and the Financial Conduct Authority (FRN: 202912) with company number BR002760 and with its establishment offices at Floor 4, 20 Fenchurch Street, London EC3M 3BY, UK. SiriusPoint is a UK establishment office of SiriusPoint International Insurance Corporation (Publ) which is authorised and regulated by the Swedish Financial Supervisory Authority with company number FC018332 and with its registered address at Fleminggatan 14, 112 26 Stockholm, Sweden. SiriusPoint is rated A- (excellent) by A.M. Best and A- (strong) by Standard and Poor's (ratings are accurate as of the date of publishing and are subject to change).

BE there.